



Order Filed on August 3, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
44403  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
856-866-0100  
Attorney for Credit Acceptance Corporation

In Re:

STANLEY GOYA  
GEMMA GOYA

Case No.: 16-32978

Adv. No.:

Hearing Date: 7-6-17

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: August 3, 2017**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

**Stanley and Gemma Goya**

**16-32978(VFP)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Sarah Crouch, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2015 Toyota RAV4 bearing vehicle identification number 2T3BFREV3FW378387 (hereinafter the "vehicle").
2. The debtors shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 4<sup>TH</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
4. The debtors shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Stanley Y Goya  
Gemma T Goya  
Debtors

Case No. 16-32978-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.  
db/jdb Stanley Y Goya, Gemma T Goya, 173-175 West 30th Street, Apt 1, Bayonne, NJ 07002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A nj\_ecf\_notices@buckleymadole.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Joint Debtor Gemma T Goya nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;r53165@notify.bestcase.com  
Sarah J. Crouch on behalf of Debtor Stanley Y Goya nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;r53165@notify.bestcase.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
Wafa Hubroman on behalf of Joint Debtor Gemma T Goya wafahubromanlaw@gmail.com,  
nadiafinancial@gmail.com;nickfitz.law@gmail.com  
Wafa Hubroman on behalf of Debtor Stanley Y Goya wafahubromanlaw@gmail.com,  
nadiafinancial@gmail.com;nickfitz.law@gmail.com

TOTAL: 11